

# Wisconsin Department of Regulation & Licensing

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Website: <http://drl.wi.gov>

## DIVISION OF PROFESSIONAL CREDENTIAL PROCESSING

### LIABILITY INSURANCE TIPS

Please pass this form onto your insurance agent. Most, if not all, questions about the state's insurance requirements for private detective/security agencies can be answered by this form.

#### **Required Documents Constituting Proof of Insurance:**

Certificate of Insurance (generated by the insurance agent)

Completed Form #1482 (our form, completed by insurance agent)

Cut-through Endorsement\*

*\* = A cut-through endorsement is **only** required if the liability insurance provider isn't authorized in WI by the Office of the Insurance Commissioner. A cut-through endorsement is a document stating another insurer that is authorized in WI will cover the obligations for the unauthorized insurer if they are unable to do so. This is typically done by a parent company. Please refer to the "Surplus Line Insurers in WI" section of this form for more information on this issue.*

#### **Surplus Line Insurers in WI:**

The insurers listed below are the surplus line insurers most commonly listed on Certificates of Insurance. This is by no means a complete listing of all surplus line carriers. The company listed in parentheses is the parent company for the surplus line insurer. This parent company is authorized in WI and the cut-through endorsement should be obtained from them.

Clarendon America Insurance (Clarendon National)

Everest Indemnity Insurance (Everest Reinsurance)

First Mercury Insurance (All Nation Insurance)

First Specialty Insurance (Westport Insurance)

Gulf Underwriters Insurance (Gulf Insurance)

Lexington Insurance (National Union Fire Insurance)

Scottsdale Insurance (Nationwide Mutual or Scottsdale Indemnity)

Tudor Insurance (Stratford Insurance)

- *Coverage afforded through these insurers cannot be accepted without a cut-through endorsement to an authorized provider per Statute 440.26(4) of the Wisconsin Administrative Code. To check to see if your insurer is authorized, go to the WI Office of Insurance Commissioner website at: <http://oci.wi.gov/companylookup.htm>*

#2742 (6/06)

Ch. 440, Stats.

Committed to Equal Opportunity in Employment and Licensing

Please pass this sheet onto your insurance agent

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## Checklist of common problems

- **National Specialty Insurance (NSI) is the marketing subsidiary of West Bend Mutual. The Office of the Insurance Commissioner of Wisconsin does not recognize NSI as an authorized provider. Certificates of Insurance with NSI listed as the insurer affording the liability coverage are unacceptable. West Bend Mutual should be listed instead.**
- The liability insurance must cover bodily injury, property damage and personal injury. Additionally, it must cover firearms if they will be used by the agency's employees in the course of their work.
- The name of the insured must be listed on the Certificate and #1482 exactly as the agency is licensed by the Department of Regulation and Licensing.
- We must receive a Certificate of Insurance. A Policy Declarations document or Insurance Binder form will not meet this requirement and is not acceptable.
- The new policy effective dates on the Certificate cannot reflect a gap in coverage. If one exists, then the agency must either supply proof of coverage during that period or submit a signed affidavit (notarized statement) indicating that the agency did not operate while experiencing a gap in liability insurance coverage.
- The Certificate Holder box in the bottom left corner must list the Department of Regulation and Licensing and our address.
- The Certificate of Insurance should be accompanied by the form #1482. Both forms must be submitted every time the coverage is changed or renewed. Partial documentation is unacceptable and doesn't satisfy the proof of insurance requirement. It is the obligation of the agency to ensure the Department has received all of the necessary documentation.
- Form #1482 can be downloaded from our website (<http://drl.wi.gov>) by clicking on Business Professions, then selecting Private Detective Agencies and lastly opening the Forms section. Your insurance agent must complete form #1482.
- On form #1482, the first box must be checked. One or both of the 2<sup>nd</sup> or 3<sup>rd</sup> box must be checked depending on the kind of service the agency provides or intends to provide and if firearms will be carried by employees, the 4<sup>th</sup> box must also be checked.
- The insurance agent must sign the #1482.
- The Certificate Holder Box on the Certificate of Insurance must read:

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